



www.classic-sailing.co.uk Parton Vrane, Portscatho, Cornwall, TR2 5ET skippers@classic-sailing.co.uk +44 (0)1872 580022
 Registered Address, Classic Sailing Ltd. Mermaids, St Mawes, TR2 5AA Reg. No 3256249, Vat No 794 9819 50



Schedule of Benefits Table

Geographical Area		ANNUAL TRIP			SINGLE TRIP
		Worldwide			Various as declared
TALL SHIPS		GOLD	SILVER	BRONZE	SINGLE
		See policy schedule for applicable currency			
Excess Sections 1, 2, 4, 5, 8, 9, 10 Excess Section 6		£/€ 35 £/€ 100	£/€ 50 £/€ 100	£/€ 50 £/€ 100	£/€ 50 £/€ 100
Maximum Duration any one trip		60 days unless extended on schedule	45 days	30 days	Various
1	Cancellation & Disruption Rejoining the boat Crew replacement	£/€ 5,000 £/€ 3,000 £/€ 1,500	£/€ 3,000 Excluded Excluded	£/€2,500 Excluded Excluded	£/€ 3,000 Excluded Excluded
2	Medical, Repatriation and other Expenses Hospital Inconvenience (£/€25/day) Funeral Expenses	£/€ 5,000,000 £/€1,500 £/€ 5,000	£/€ 5,000,000 £/€ 1,500 £/€ 5,000	£/€ 5,000,000 £/€ 1,500 £/€ 5,000	£/€ 5,000,000 £/€ 1,500 £/€ 5,000
3	Personal Accident (reduced by 50% in UK) 1. Accidental Death 2. Loss of one limb or one eye 3. Loss of two limbs or both eyes or one limb and one eye 4. Permanent Total Disablement Personal Accident under 16 and over 71yrs	} £/€ 50,000 £/€ 2,500	} £/€ 20,000 £/€ 2,500	} £/€ 10,000 £/€ 2,500	} £/€ 20,000 £/€ 2,500
4	Baggage and Personal Effects Any one item Delayed Baggage	£/€ 3,000 £/€ 500 £/€ 100	£/€ 1,500 £/€ 350 £/€ 100	£/€ 1,000 £/€ 250 £/€ 100	£/€ 1,500 £/€ 350 £/€ 100
5	Money Travel Documents and Credit Cards	£/€ 750	£/€ 750	£/€ 750	£/€ 750
6	Legal Expenses Personal Liability	£/€ 25,000 £/€ 2,000,000	£/€ 25,000 £/€ 2,000,000	£/€ 25,000 £/€ 2,000,000	£/€ 25,000 £/€ 2,000,000
7	Hi-jack and kidnap (£/€50 per day)	£/€ 1,000	£/€ 1,000	£/€ 1,000	£/€ 1,000
8	Winter Sports Maximum Duration Equipment Hire (£/€25 per day) Ski Equipment Lift pass Piste Closure (£/€25 per day) Avalanche Cover	Included 21 days £/€ 250 £/€ 500 £/€ 200 £/€ 250 £/€ 250	Included 17 days £/€ 250 £/€ 500 £/€ 200 £/€ 250 £/€ 250	Excluded	Excluded unless supplement paid £/€ 250 £/€ 500 £/€ 200 £/€ 250 £/€ 250
9	Business Cover Business Equipment Business documents and records Business Money Replacement Staff	Included £/€1,000 £/€ 100 £/€ 500 £/€ 2,500	Included £/€ 1,000 £/€ 100 £/€ 500 £/€ 2,500	Excluded	Excluded unless supplement paid £/€ 1,000 £/€ 100 £/€ 500 £/€ 2,500
10	Yacht Charter Excess Waiver Maximum 14 days charter any one insurance period Excess in respect of yacht Charter racing : 25% co-insurance clause to apply subject to a minimum of £/€120	Included £/€500 per person up to £/€1,000 in all for any one charter and any one loss	Included £/€350 per person up to £/€700 in all for any one charter and any one loss	Excluded unless supplement paid	Excluded unless supplement paid